

<b>Information to identify the case:</b>			
Debtor 1	<b>Steven M. Zook</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>18-24626-GLT</b>		
Social Security number or ITIN		<b>xxx-xx-1106</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 11/30/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Steven M. Zook	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	905 Jackman Avenue Pittsburgh, PA 15202	
<b>4. Debtor's attorney</b> Name and address	Brian C. Thompson Thompson Law Group, P.C. 125 Warrendale Bayne Road Suite 200 Warrendale, PA 15086	Contact phone 724-799-8404 Email: <a href="mailto:bthompson@ThompsonAttorney.com">bthompson@ThompsonAttorney.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 1/2/19

**For more information, see page 2**

Debtor **Steven M. Zook**

Case number **18-24626-GLT**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 11, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>								
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> <td> <b>Filing deadline: 4/12/19</b> </td> </tr> <tr> <td> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td> <b>Filing deadline: 2/8/19</b> </td> </tr> <tr> <td> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td> <b>Filing deadline: 5/29/19</b> </td> </tr> </table> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </td> <td> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 4/12/19</b>	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 2/8/19</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/29/19</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/29/19</b>									
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors									
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>2/11/19 at 09:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>									
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.									

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Steven M. Zook  
 Debtor

Case No. 18-24626-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jan 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2019.

db +Steven M. Zook, 905 Jackman Avenue, Pittsburgh, PA 15202-2807  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14957693 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
 14957694 +Amber Zook, 180 Mt. Pleasant Road, Warrendale, PA 15086-7555  
 14957695 +Borough of Avalon, c/o Goehring Rutter & Boehm, Jeffrey R. Hunt Esquire,  
 437 Grant Street, 14th Floor, Frick Bldg, Pittsburgh, PA 15219-6107  
 14957699 +Cenlar FSB, PO Box 77404, Ewing, NJ 08628-6404  
 14957702 +Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067  
 14957703 GM Financial, PO Box 1181145, Arlington, TX 76096  
 14957704 +KML Law Group, PC, Mellon Independence Center, Ste 5000, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14957707 +Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bthompson@ThompsonAttorney.com Jan 03 2019 03:15:26 Brian C. Thompson,  
 Thompson Law Group, P.C., 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 03 2019 03:16:46 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jan 03 2019 03:16:55  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jan 03 2019 03:17:51 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14957697 +EDI: BL-BECKET.COM Jan 03 2019 07:48:00 Capital One, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern, PA 19355-0701  
 14957696 EDI: CAPITALONE.COM Jan 03 2019 07:48:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14971212 EDI: CAPITALONE.COM Jan 03 2019 07:48:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14969387 EDI: BL-BECKET.COM Jan 03 2019 07:48:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 14957698 +E-mail/Text: bankruptcy@cavps.com Jan 03 2019 03:17:23 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323  
 14959985 +E-mail/Text: bankruptcy@cavps.com Jan 03 2019 03:17:23 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14957700 +EDI: CHASE.COM Jan 03 2019 07:48:00 Chase Card Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14957701 +EDI: CITICORP.COM Jan 03 2019 07:48:00 Citibank SD, N.A., PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14957705 +EDI: CBSKOHLS.COM Jan 03 2019 07:48:00 Kohl's Department Stores, Inc., PO Box 3115,  
 Milwaukee, WI 53201-3115  
 14957706 +EDI: RESURGENT.COM Jan 03 2019 07:48:00 LVNV Funding, LLC, PO Box 10587,  
 Greenville, SC 29603-0587  
 14957708 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jan 03 2019 03:16:56  
 Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847  
 TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Cenlar as servicer for Pingora Loan Servicing, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jan 02, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2019 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Steven M. Zook bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com  
James Warmbrodt on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing, LLC  
bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5